



LEOFF Plan 2 Retiree Health Care

Initial Consideration – Follow Up

**WASHINGTON STATE
Law Enforcement Officers' and Fire Fighters'
Plan 2 Retirement Board**

October 26, 2005

Health Care Legislation Affecting LEOFF Plan 2

- Local Government employers not required to provide health care insurance to retirees.
- Local Government employers are required to make a “documented good faith effort” to provide health care insurance to retirees.

Health Care Legislation Affecting LEOFF Plan 2

- Requirements of “good faith effort” unclear
 - Documentation
 - Timeframes
- Access to health insurance provided to survivors of personnel killed in line of duty

Consumer Driven Health Accounts

FEATURE	FSA	MSA	HRA	HSA
Contributions	Employee Employer Both	Employee or Employer	Employer	Employee Employer Both
Portable	No	Yes	Yes	Yes
Carryover	No	Yes	Yes	Yes
Tax Exempt	Contributions Qualified Exp	Contributions Qualified Exp	Contributions Qualified Exp	Contributions Qualified Exp
HDHP	No	Yes	No	Yes
Limits	Employer Set	65-75% of HDHP Deductible	Employer Set	Deductible or \$2600/\$5150

Consumer Driven Health Accounts

FEATURE	FSA	MSA	HRA	HSA
Qualified Expenses	IRC §213	IRC §213 LTC Health Insurance Premium if Unemployed COBRA	IRC §213 LTC Health Insurance Premium	IRC §213 LTC Health Insurance Premium if Unemployed COBRA Retiree Health Insurance

Questions?